It is expressly agreed and understood that the aforesaid mortgage and the note thereby secured shall otherwise remain unimpaired and in full force and effect as if this Agreement was not executed.

WITNESS the signature and seals of the parties hereto as of the day and year first hereinabove written.

Minery Hours Murry Hours Murry Hours

Donald P. Dougherty (SEAL)

Doris J. Dougherty, his wife

Mortgagees, parties of first part

SEAL)

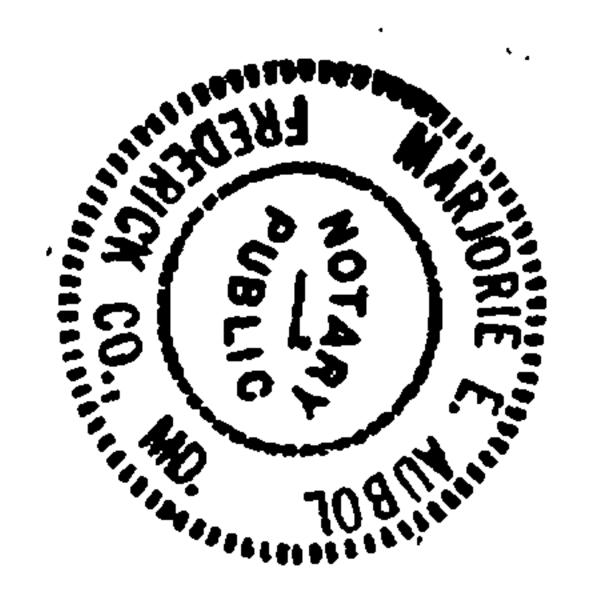
Ruth G. Harley, Mortgagor Party of the second part

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this \_\_\_\_\_\_ day of December, 1982
before me, the subscriber, a Notary Public of the State of Maryland,
in and for the County of Frederick, personally appeared Donald P.
Dougherty and Doris J. Dougherty, his wife, Mortgagees, Parties of
First Part, and Ruth G. Harley, Mortgagor, Party of Second Part,
known to me (or satisfactory proven) to be the persons whose names
are subscribed to the within instrument, and acknowledged that they
executed the same for the purposes therein contained.

Witness my hand and Notarial Seal.

Marjorie E. Aubol, Notary Public Commission expires July 1, 1986



Fred November 7, 1983